

02/04/97

11:10

WILLIAMSON, DIAMOND & CATON, P.A.

001

P97000011044

Terminal Emulation
File Edit Services Terminal Special
ELECTRONIC FILING COVER SHEET

CONNECTED 0:01:57

(((H97000002022 6)))

TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: WILLIAMSON, DIAMOND & CATON, P.A.
CONTACT: RICHARD P CATON
PHONE: (813)398-3600

ACCT#: 074403003061

FAX #: (813)393-5458

NAME: GULF-ATLANTIC HOME MORTGAGE, INC.

AUDIT NUMBER.....H97000002022

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 3

CERT. COPIES.....1

DEL.METHOD.. FAX

EST.CHARGE.. \$122.50

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE FAX
AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

** ENTER 'N' FOR MENU. **

ENTER SELECTION AND <CR>:

F1=Help F10=Menu bar Ctrl+F=File [OFF] Ctrl+P=Printer [OFF]

RECEIVED

97 FEB -4 AM 11:41

SECRETARY OF STATE
TALLAHASSEE, FLORIDAFILED
97 FEB -4 PM 12:36
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

nc 2/4/97

H97000002022

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

97 FEB -4 PM 12:36

FILED

**ARTICLES OF INCORPORATION
OF
GULF-ATLANTIC HOME MORTGAGE, INC.**

ARTICLE 1: NAME AND MAILING ADDRESS

The name of this Corporation is GULF-ATLANTIC HOME MORTGAGE, INC., and its principal office or mailing address is: 394 - 150th Avenue, Madeira Beach, FL 33708.

ARTICLE 2: DURATION

This Corporation shall exist perpetually, commencing as of the date of acceptance and filing of these Articles by the Secretary of State of the State of Florida.

ARTICLE 3: PURPOSE

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE 4: CAPITAL STOCK

This Corporation is authorized to issue 10,000 shares of \$.10 par value common stock.

ARTICLE 5: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 394 - 150th Avenue, Madeira Beach, FL 33708, and the name of the initial registered agent is MICHAEL A. WYCKOFF.

ARTICLE 6: INITIAL BOARD OF DIRECTORS

This Corporation initially shall have 2 directors. The number of directors may be either increased or diminished from time to time as provided in the Bylaws but shall never be less than one. The names and addresses of the initial directors of this Corporation are:

NAME

ADDRESS

MICHAEL A. WYCKOFF

915 BAY POINT DRIVE
MADEIRA BEACH, FL 33708

DONALD S. WAMBOLD

890 - 115TH AVENUE
TREASURE ISLAND, FL 33706

RICHARD P. CATON
WILLIAMSON, DIAMOND & CATON, P.A.

Attorneys at Law
7843 Seminole Boulevard
Seminole, FL 34642

913-398-3600 SPN: 293010 FL BBR #: 347299

H97000002022

H97000002022

ARTICLE 7: INCORPORATOR

The name and address of each person signing these Articles is:

NAMEADDRESS

MICHAEL A. WYCKOFF

915 BAY POINT DRIVE
MADEIRA BEACH, FL 33708

DONALD S. WAMBOLD

890 - 115TH AVENUE
TREASURE ISLAND, FL 33706ARTICLE 8: CUMULATIVE VOTING

At each election for directors every shareholder entitled to vote at such election shall have the right to cumulate his votes by giving one candidate as many votes as the number of directors to be elected at that time multiplied by the number of his shares, or by distributing such votes on the same principle among any number of such candidates.

ARTICLE 9: PREEMPTIVE RIGHTS

Each holder of the common stock of this Corporation shall have the first right (subject to adjustments to avoid the issuance of fractional shares) to purchase shares of any other securities that this Corporation may issue from time to time, whether or not such shares are presently authorized, including shares from the treasury of this Corporation, in the ratio that the number of shares of common stock held by such shareholder at the time of issue then bears to the total number of shares of common stock then outstanding. This right is waived by any holder of the common stock who does not exercise it and pay for the stock available for purchase pursuant to such preemptive rights, within 30 days of his receipt of a written notice from this Corporation inviting him to exercise such right.

ARTICLE 10: INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE 11: BYLAWS

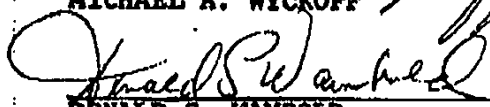
The initial Bylaws shall be adopted by the Board of Directors. The power to alter, amend or repeal the Bylaws or adopt new Bylaws is vested in the Board of Directors, subject to repeal or change by action of the shareholders.

H97000002022

ARTICLE 12: AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 3rd day of February, 1997.



MICHAEL A. WYCKOFF
DONALD S. WAMBOLD

"Incorporator"

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above-named corporation at a place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping open said office for service of process.

Dated this 3rd day of February, 1997.


MICHAEL A. WYCKOFF, Registered Agent

97 FEB -4 PM 12:36
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED